

FY2009 Medical and Dental Plans

The PPO and Traditional medical plans will continue with existing benefits and increased premium rates, and a third medical plan will be implemented. The new High Deductible medical plan provides a lower level of benefits than the PPO and Traditional plans, but at the same premium rate as the FY2008 PPO plan. Click [here](#) to view a benefit outline for the new plan. To view the details of our current PPO and Traditional plans, [click here](#). Please remember that if you change medical plans during Open Enrollment, you may not change your plan selection again until the next Open Enrollment period.

Vision benefits will be automatic for all members enrolled for medical coverage and no separate dependent premium will be charged.

Dental premiums will increase and one benefit modification will be made. The benefit for preventive and diagnostic services provided by a Delta Dental PPO participating dentist will decrease from 85% to 80%.

FY2009 Medical and Dental Premium Rates

	Employee Only	Employee and Spouse	Employee and Child	Employee and Children	Employee, Spouse and Child	Employee, Spouse and Children
PPO Plan	\$28.00	\$73.00	\$49.00	\$67.00	\$91.00	\$103.00
Traditional Plan	\$35.00	\$89.00	\$61.00	\$81.00	\$110.00	\$124.00
High Deductible Plan	\$23.00	\$61.00	\$41.00	\$56.00	\$76.00	\$86.00
Dental Plan	\$7.75	\$36.25	\$30.50	\$46.50	\$51.75	\$59.75

Flexible Spending Account (FSA) Program

Open Enrollment is the only time of year you may enroll in the FSA program. If you are currently enrolled in the FSA and you want to continue participation in the program during FY2009, you must re-enroll before the open enrollment deadline.

The FSA allows you to pay for eligible health care and dependent daycare expenses on a tax-free basis. There are two accounts to choose:

The Medical Reimbursement Account allows you to set aside up to \$3,000 per plan year to pay for eligible health care expenses such as deductibles, coinsurance and copays, over-the-counter medical treatment items such as aspirin and allergy medications, orthodontia, hearing aids, etc.

The Dependent Care Account allows you to set aside up to \$5,000 per plan year to pay for eligible dependent daycare expenses.

Additional information about eligible expenses and how to submit claims is available [here](#).

Remember to carefully calculate the amount you want to set aside in your FSA accounts. Money left in either account after the plan year claim filing period ends is lost and cannot be carried over into the next year.

Open Enrollment

Open Enrollment for the medical, dental and Flexible Spending Account (FSA) programs begins on May 12 and ends on May 28.

During Open Enrollment you may change from one medical plan to another, add previously declined dependent dental coverage, change your pre- or post-tax medical/dental premium withholding status or enroll/re-enroll in the FSA plan.

If you do not want to make any changes to your medical or dental elections or enroll/re-enroll in the FSA program you do not need to do anything during Open Enrollment.

If your agency is on the State Controller's Office payroll system you will submit all your Open Enrollment elections online via the Employee Self Service payroll site. [Click here](#) for more information.

If your agency is not on the State Controller's Office payroll system (BSU, ISU, CSI, Dairy Commission, etc.) you must submit hardcopy Open Enrollment forms. [click here](#) for Open Enrollment materials and instructions.